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Substitute for form 1449B/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: October 24, 2003 (use as many sheets as necessary)		Application Number	10/622,832
		Filing Date	07/21/2003
		First Named Inventor	Danne L. Buchanan
		Group Art Unit	Unassigned 3692
		Examiner Name	Unassigned N. Nguyen
Sheet 1 of 3	Attorney Docket Number	057898-0107	

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
mw	A1	4,027,142		Paup et al.	05/31/1977	
	A2	4,264,808		Owens et al.	04/28/1981	
	A3	4,321,672		Braun et al.	03/1982	
	A4	4,358,671		Case	11/09/1982	
	A5	4,650,978		Hudson et al.	03/17/1987	
	A6	4,730,767		Gendron	03/15/1988	
	A7	4,731,524		Brooks	03/15/1988	
	A8	4,858,121		Barber et al.	08/15/1989	
	A9	4,948,174		Thomson et al.	08/14/1990	
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	A11	5,053,607		Carlson et al.	10/1991	
	A12	5,121,945		Thomson et al.	06/16/1992	
	A13	5,168,444		Cukor et al.	12/01/1992	
	A14	5,175,682		Higashiyama et al.	12/29/1992	
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	A17	5,321,816		Rogan et al.	06/14/1994	
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	A35	5,793,302		Stambler	08/11/1998	
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Examiner Signature	<i>N. Nguyen</i>	Date Considered	9/19/07
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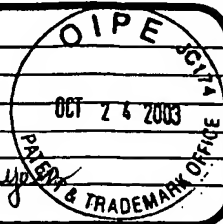
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		Group Art Unit	Unassigned 3692
		Examiner Name	Unassigned N. Nguyen
Sheet	2	of	3
		Attorney Docket Number	057898-0107



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nm	A43	5,895,453		Cook	04/20/1999
	A44	5,895,455		Bellinger et al.	04/20/1999
	A45	5,904,844		Stone	05/18/1999
	A46	5,910,988		Ballard	06/08/1999
	A47	5,917,965		Cahill et al.	06/29/1999
	A48	5,930,778		Geer	07/1999
	A49	5,936,541		Stambler	08/10/1999
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	A55	6,019,282		Thompson et al.	02/01/2000
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		Office ³	Number ⁴	Kind Code ⁵ (if known)				
nm	A71	CA	2,131,667	A1	International Business Machines Corporation U.S.A.	09/08/1994		
nm	A72	EP	0 661 654	A2	International Business Machines Corporation	11/15/1994		
nm	A73	WO	97/22060	A1	Financial Services Technology Consortium	12/12/1996		

NON PATENT LITERATURE DOCUMENTS

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	9/19/07
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		Group Art Unit	Unassigned 3692
		Examiner Name	Unassigned N. Nguyen
Sheet	3	of	3
		Attorney Docket Number	057898-0107

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mm	A74	"PRELIMINARY INVALIDITY CONTENTIONS OF DEFENDANTS", UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF TEXAS TEXARKANA DIVISION, CIVIL ACTION NO. 5:02cv124, December 3, 2002, pages 1-20.	
	A75	JEANNE BAHNKE ET AL., "NSSDC'S Mass Storage System Evolves", March 1995, Pages 1 and 2, Vol. 11, No. 1., 12/02/2002, http://nssdc.gsfc.nasa.gov/nssdc_news/march95/09_j_bahnke_0395.html .	
	A76	"Program Product", <u>Electronic Payment Systems Support/check Processing Control System: Program Reference and Operational Manual</u> , 8 th ed., June 1986, International Business Machines Corporation.	
	A77	"IBM 3898 Image Processor", <u>US Marketing & Services</u> , March 13, 1990.	
	A78	LUCENT TECHNOLOGIES, "Cisco partners with AT&T CMS on network switch manufacturing", September 26, 1995, December 2, 2002, http://www.lucent.com/ress/0995/950926.mma.html .	
	A79	"At Your Service", <u>A Newsletter from the Federal Reserve Bank of Kansas City, Special Ed.</u> , Summer 1995, Kansas City.	
	A80	American Bankers Association, <u>American National Standard For Financial Image Interchange: Architecture, Overview and System Design Specification</u> , 1994, American National Standards Institute, Inc.	
mm	A81	ROBERT J. BROWN, ANSI X9.46 Data Structure Reference; July 31, 1995, pp 4-16	

Examiner Signature	<i>Ngan Nguyen</i>	Date Considered	9/19/07
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: September 7, 2006 (use as many sheets as necessary)		Application Number	10/622,832
		Filing Date	07/21/2003
		First Named Inventor	Danne BUCHANAN et al.
		Group Art Unit	3624 3692
		Examiner Name	Unassigned Nguyen
Sheet 1 of 1	Attorney Docket Number	057898-0107	

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
mw	C1	6,289,322		KITCHEN et al.	09-11-2001	

UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Application Document		Name of Patentee or Applicant of Cited Document	Filing Date of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Serial Number	Kind Code ² (if known)			

FOREIGN PATENT DOCUMENTS

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		Office ³	Number ⁴	Kind Code ⁵ (if known)				

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶

Examiner Signature

Ngan Nguyen

Date Considered

9/19/07

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	10/622,832
Date Submitted: August 24, 2005		Filing Date	07/21/2003
(use as many sheets as necessary)		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3624 3692
		Examiner Name	Daniel S. FELTEN Nga Nguyen
Sheet	1 of 40	Attorney Docket Number	057898-0107

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		Number	Kind Code ² (if known)			
gvl	A1	2002/0001393	A1	Jones, et al.	01/01/2002	
	A2	Re 31,692		Tybuski et al.	10/02/1984	
	A3	4,126,779		Jowers et al.	11/21/1978	
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	A29	5,237,158		Kern et al.	08/17/1993	
	A30	5,274,567		Kallin et al.	12/28/1993	
	A31	5,324,922		Roberts	06/28/1994	
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	A36	5,453,601		Rosen	09/26/1995	
	A37	5,473,143		Vak, et al.	12/05/1995	
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	A45	5,615,277		Hoffman	03/25/1997
	A46	5,684,111		Nahan et al.	09/02/1997
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	A48	5,673,333		Johnston	09/30/1997
	A49	5,678,046		Cahill et al.	10/14/1997
	A50	5,679,938		Templeton et al.	10/21/1997
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	A52	5,760,916		Dellert et al.	06/02/1998
	A53	5,787,405		Gregory	07/28/1998
	A54	5,889,863		Weber	03/30/1999
	A55	5,890,141		Carney et al.	03/30/1999
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	A58	5,963,647		Downing et al.	10/05/1999
	A59	5,978,840		Nguyen et al.	11/02/1999
	A60	6,021,202		Anderson et al.	02/01/2000
	A61	6,045,039		Stinson, et al.	04/04/2000
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	A63	6,112,902		Hayduchok et al.	09/05/2000
	A64	6,138,107		Elgamal	10/24/2000
	A65	6,178,409	B1	Weber et al.	01/23/2001
	A66	6,257,783		Hanaoka et al.	07/10/2001
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mm	A69	EP	0 320 713	B1	International Business Machines Corporation	06/21/1989	
	A70	EP	0 320 756		Dinan, Raymond F., et al.	06-21-1989	
	A71	EP	0 593 209		Campbell, Walter G.	04-20-1994	
	A72	EP	0 661 654	A2	International Business Machines Corporation	07/05/1995	
mm	A73	EP	0 671 696		Yaskel, Filip Jay	09-13-1995	

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Sheet	3	of	40	Attorney Docket Number	057898-0107

FOREIGN PATENT DOCUMENTS								
Examiner Initials [*]	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
MM	A74	EP	0 678 829		Bednar, Gregory, et al.	10-25-1995		
	A75	FR	2 624 832	A1	Guillot Pierre	06/16/1989		
	A76	GB	2 297 414	A	Ravell Holdings Pte Ltd	07/31/1996		
	A77	WO	91/06052		Benkarski et al.	05-02-1991		
	A78	WO	91/06058		Nigam, Ravi, et al.	05-02-1991		
	A79	WO	97/07468		Quinn, Michael, et al.	02-27-1997		
	A80	WO	97/36254		Funk, Wade L.	10-02-1997		
M	A81	WO	98/47100		Cummins-Allison Corp.	10/22/1998		

NON PATENT LITERATURE DOCUMENTS				
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mm ✓ mm	A82	"Add Value by Reinventing Accounts Receivable Processing," <i>Corporate Cashflow</i> , vol. 15, no. 2, February 1994, pp. 2, 17-18, and 27.		
	A83	"Document Management – Imaging System Achieves Payback in One Year," <i>Managing Office Technology</i> , August 1997, p. 31.		
	A84	"Electronic check presentment on the move," <i>ABA Banking Journal</i> , August 1995, pp. 53-56.		
	A85	"Image Archive Yields Faster Retrieval," <u>News Briefs</u> , <i>Bank Systems Technology</i> , May 1996, p. 16.		
	A86	"Image processing could cut clearing costs," <i>Banking World</i> , April 1993, vol. 11, no. 3, pp. 40-41.		

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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Substitute for form 1449B/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: August 24, 2005 (use as many sheets as necessary)		Application Number	10/622,832
		Filing Date	07/21/2003
		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3624 3692
		Examiner Name	Daniel S. FELTEN Nga Nguyen
Sheet	4	of	40
		Attorney Docket Number	057898-0107

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m	A87	"Image system communications," IBM Systems Journal, 1990, pp. 370-383.	
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		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3624 3692
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m	A96	AMATO-MCCOY, DEENA, "State Dept. Credit Union Improves Check Retrieval," <i>Bank Systems Technology</i> , April 1997, p. 28.	
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	A100	ARNETTE, DENISE A., "Cash management: Banks turn imaging into speedy new delivery products," <i>Corporate Cashflow</i> , vol. 15, no. 1, January 1994, pp. 1 and 12-13.	
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m	A104	AT&T SIIPS Proof-of-Deposit Operations Guide, AT&T Confidential, D1-4619-A, Issue 1, March 1995.	

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		Examiner Name	Daniel S. FELTEN Nga Nguyen
Date Submitted: August 24, 2005		Attorney Docket Number	057898-0107
(use as many sheets as necessary)			
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m	A105	AT&T SIIPS Proof-of-Deposit Operations Guide, General Information.	
	A106	AT&T SIIPS Proof-of-Deposit System Administration Guide.	
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		Group Art Unit	3624 3692
		Examiner Name	Daniel S. FELTEN Nga Nguyen
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		Attorney Docket Number	057898-0107

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mm	A123	Bantec, Factiva [On-line], Oct. 29, 1992 [Retrieved June 20, 2003], Vol. 3, No. 21, ISSN: 1048-5120, Phillips Business Information, Inc. Retrieved from the Internet: <URL:http://global.factiva.com/en/arch/print_results.asp	
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mm	A131	Bill Processing: U S West Re-engineers with \$7.2 Million Unisys Image-based Remittance Processing Solution, DialogNews Document [On-line], Oct. 23, 1995 [Retrieved 11/20/2002], Vol. 10, No. 378, p. N/A, EDGE, on & about AT&T. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	

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mm	A132	Branch data delivered on CD, DialogNews Document [On-line], Dec. 1990 [Retrieved 2/10/2003], Vol. 82, No. 12, p. 60(1), ABA Banking Journal. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	
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<i>mm</i>	A141	Capture and Processing Overview, 5 pages.	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: August 24, 2005 (use as many sheets as necessary)				Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3697
				Examiner Name	Daniel S. FELTEN Nga Nguyen
Sheet	11	of	40	Attorney Docket Number	057898-0107

NON PATENT LITERATURE DOCUMENTS				
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ml	A150	Chemical Chooses IBM Check Imaging, DialogNews Document [On-line], Sept, 1995 [Retrieved 11/20/2002], Vol. 8, No. 9, p. 11, Bank Technology News. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi		
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		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3624 3692
		Examiner Name	Daniel S. FELTEN Nga Nguyen
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		Attorney Docket Number	057898-0107

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mm	A159	CPCS Mass Data Set, 1-92 CPCS Programming and Diagnostic Guide.	
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	A163	Current Check Flow (Gcheck(1).ppt), p. 1-4	
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mm	A167	Development of an Image-Enhanced Truncation Check Processing System -Request for Proposals-, Federal Reserve Bank of Boston, February 1992.	

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		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3624 3692
		Examiner Name	Daniel S. FELTEN Nga Nguyen
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		Attorney Docket Number	057898-0107

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mm	A168	DFA compacts big features, DialogNews Document [On-line], Dec. 1991 [Retrieved 2/10/2003], Vol. 39, No. 12, p. 40(1), Appliance Manufacturer. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	
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mm	A176	FERRING, Image Processing Seen as Hottest Banking Tool by 1994, The American Banker, Feb. 26, 1990, Section: Technology News, p. 3, American Banker, Inc.	

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		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3624 3692
		Examiner Name	Daniel S. FELTEN Nga Nguyen
Date Submitted: August 24, 2005		Attorney Docket Number	057898-0107
(use as many sheets as necessary)			
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mm	A177	FERRIS, Fed Backs Off Plan to Increase Clearing Fees for Remote Banks, The American Banker, Apr. 1, 1985, Section: p. 1, American Banker, Inc.	
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				Group Art Unit	3624 3692
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m	A186	Financial Services Technology Consortium, Interbank Check Imaging Project (Presentation), May 25, 1994		
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	A188	Fisher, IBM, Customers Continue Work on Document Image Processor, Datamation, Vol. 34, No. 19, p23(2), pp. 1-3, October 1, 1988.		
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	A191	Foreword, Parts I-II with Appendices, p. 1-50		
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mw	A194	FRANCA, V., "A Station for Capture, Processing and Storing of Documents," <i>IEEE, 1991, Proceedings</i> , vol. II, 6 th Mediterranean Electrotechnical Conference, May 22-24, 1991, Ljubljana, Slovenia, Yugoslavia, pp. i-xxviii, and 1264-1267.		

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mm	A195	From Check Research to Fraud Control, Financial Professionals are turning to: Image-Based Cash Management, EC World, Retrieved from the Internet: URL:http://www.ecomworld.com, April 1997.		
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mm	A203	General Information, NCR 7731 Personal Image Processor (D1-2301-D), 1993, NCR Corporation		

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mm	A204	GIBBS, MARK, "Networks up close and in depth," <i>January INFORM</i> , pp. 17-22.		
	A205	GOPISETTY, S., et al., "Automated forms – processing software and services," <i>IBM Journal of Research and Development</i> , vol. 40, no. 2, March 1996, pp. 211-230.		
	A206	GRIGSBY, MASON, "Document Management – Integrated Document Solutions: The Next Generation," <i>Managing Office Technology</i> , December 1996, vol. 41, no. 12, pp. 28-29.		
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mm	A212	HELLAUER, Check processors deal with image at conference; Bank Administration Institute's 12th annual check processing conference, <i>Computers in Banking</i> , June 1989, Vol. 6, No. 6, p. 14, ISSN: 0742-6496, Information Access Company		

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: August 24, 2005 (use as many sheets as necessary)				Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3693
				Examiner Name	Daniel S. FELTEN Nga Nguyen
Sheet	18	of	40	Attorney Docket Number	057898-0107

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.		T ⁶
mm	A213	Helm, Banks Check Into Image Processing, Image will Revolutionize Check Processing Even More Than MICR did some 30 Years Ago. Some Bankers Are Eager To Jump In, Even Though It's an Expensive Technology and It's Expected To Do a Lot of Things That It Can't - Yet, Computers in Banking, Vol. 7, No. 3, March 1990.		
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	A220	IBM 3898 Image Processor, Product Announcement, Mar. 13, 1990, p. 1-3 w/summary, IBM		
mm	A221	IBM 3995 Optical Library Dataserver Products, IBM Corp., Customized Summary, pp. 1-5, February 20, 1992.		

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	A224	IBM ImagePlus High Performance Transaction System Overview, IBM, US Marketing & Services, pp. 1-7, March 13, 1990.	
	A225	IBM ImagePlus High Performance Transaction System, General Information Manual, 1990, pp. i-x, and 1-1 to 5-10 and A1 to A5.	
	A226	IBM ImagePlus High Performance Transaction System, General Information Manual, 1990, pp. i-x, and 1-1 to 5-10 and A1 to A6 and X1-X15.	
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		Attorney Docket Number	057898-0107

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ml	A231	Image Archive Forum, Payments System Task Force, 5 pages	
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Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3624 3692
		Examiner Name	Daniel S. FELTEN <i>Ngan Nguyen</i>
Sheet	21	of	40
		Attorney Docket Number	057898-0107

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<i>ml</i>	A240	ImagePlus High Performance Transaction System (HPTS), IBM Corp., 1990.	
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		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3624 3692
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		Attorney Docket Number	057898-0107

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nm	A249	J&B Introduces Image System; Factiva [On-line], Aug. 3, 1995 [Retrieved June 25, 2003], Vol. 6, Issue: 15. Retrieved from the Internet: <URL:http://global.factiva.com/en/arch/print_results.asp	
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	A253	KUTLER, Burroughs, Midland Study Image Processing, The American Banker, Apr. 10, 1979, Section: p. 2, American Banker, Inc.	
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nm	A257	LOMB, REINER, et al., "Storage Management Solutions for Distributed Computing Environments," <i>Hewlett-Packard Journal</i> , October 1996, vol. 47, pp. 81-89.	

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mm	A258	LUNT, PENNY, "Image pioneer takes proofing to a higher level," <i>ABA Banking Journal</i> , March 1995, vol. LXXXVII, no. 3, pp. 2, 60, 62, 64.	
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mm	A266	Major check industry changes no longer a pipe dream; innovations in check processing helps reduce check fraud and cut cost for banking services, <i>Financial Services Report</i> , Dec. 23, 1992, Vol. 9, No. 25, p. 2, ISSN: 0894-7260, Information Access Company	

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	A274	MEDEIROS, Check Fraud Prevention Technologies, TowerGroup, Apr. 30, 1996, 008:004, p. 1-16, TowerGroup, Wellesley, MA, USA	
mm	A275	MEDEIROS, Check Image In Proof-of-Deposit: Update, TowerGroup, Mar. 31, 1996, 007:018, p. 1-11, TowerGroup, Wellesley, MA, USA	

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mm	A276	MEDEIROS, Check Image Technology in Corporate Cash Management Applications, TowerGroup, Feb. 29, 1996, 007:008W, p. 1-8, Exhs. 1-11, TowerGroup, Wellesley, MA, USA	
	A277	MEDEIROS, Check Imaging in Proof-of-Deposit Operations, The Tower Group Research Note, July 30, 1993, 001:008, p. 1-13, The Tower Group	
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	A279	MEDEIROS, Check Imaging: The Unisys Approach, The Tower Group Research Note, Aug. 10, 1993, 001:008, p. 1-10, The Tower Group 1993	
	A280	MEDEIROS, Check Processing: Image Technology and the Outsourcing Decision, TowerGroup, June 30, 1995, 004:030, p. 1-7, TowerGroup, Wellesley, MA, USA	
	A281	MEDEIROS, DAVID W., "Image Technology Applications in Check Processing," presented at the BAI Transaction Processing Conference, San Antonio, TX, March 31, 1996, pp. 1-106.	
	A282	MEDEIROS, DAVID W., "Image Technology Applications in Check Processing," presented at the BAI Transaction Processing SuperConference, New Orleans, LA, March 24, 1998.	
	A283	MEDEIROS, DAVID W., "Introduction to Check and Document Imaging," presented at the BAI Image Technology in Banking Conference, Orlando, FL, October 27, 1996, pp. 1-100.	
mm	A284	MEDEIROS, DAVID W., "Introduction to Check and Document Imaging," presented at the BAI Image Technology in Banking Conference, Nashville, TN, October 18, 1995, pp. 1-93.	

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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Substitute for form 1449B/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: August 24, 2005 (use as many sheets as necessary)		Application Number	10/622,832
		Filing Date	07/21/2003
		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3624 3692
		Examiner Name	Daniel S. FELTEN Nga Nguyen
Sheet	26	of	40
		Attorney Docket Number	057898-0107

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mm	A285	MEDEIROS, DAVID, "Case studies in check imaging technology for corporate cash management applications," <i>The Tower Group</i> , Category: Industry Case Study, check imaging, D100-100, edit history: 09/05/96.	
	A286	MEDEIROS, DAVID, "Check image in proof-of-deposit: update," <i>The Tower Group</i> , Category: Industry Case Study, check imaging, D100-300.	
	A287	MEDEIROS, DAVID, "Check image technology in corporate cash management application," <i>The Tower Group</i> , Category: check imaging, Industry Case Study, image lockbox, D100-200.	
	A288	MEDEIROS, DAVID, "Small-scale check imaging systems," <i>The Tower Group</i> , Category: Industry Case Study, check imaging, image lockbox, D100-000, edit history: 09/05/96.	
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	A290	MEDEIROS, Electronic Check Presentment, TowerGroup, Nov. 30, 1994, 003:020, p. 1-18, TowerGroup, Wellesley, MA, USA	
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mm	A293	MEDEIROS, New Developments in Large-Scale Check Imaging Technology from IBM and Unisys, TowerGroup, Jan. 1997, 011:07, p. 1-13, TowerGroup, Newton, MA, USA	

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mm	A294	MEDEIROS, Small-Scale Check Imaging Systems, TowerGroup, Feb. 28, 1995, 004:007, p. 1-14, TowerGroup, Wellesley, MA, USA	
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		Attorney Docket Number	057898-0107

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mm	A303	MORRALL, KATHERINE, "The Democratization of Imaging," <i>Bankers Monthly</i> , Special Insert, May 1991, vol. CVIII, no. 5, 5 pages.	
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mm	A312	NCR deposit processing technology speeds banking operations, AT&T News Release [On-line], Dec. 7, 1992 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL:http://www.att.com/news/1292/921207.ncc.html	
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		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3624 3693
		Examiner Name	Daniel S. FELTEN <i>Nga Nguyen</i>
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<i>mm</i>	A321	NCR, CKI to market image-based credit card chargeback system, AT&T News Release [On-line], Jan. 6, 1993 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL:http://www.att.com/news/0193/930106.ncb.html	
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<i>ml</i>	A329	New York Clearing House CHECCRS Project, New York Clearing House, February 25, 1994.	

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	9/19/07
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gm	A330	Newman, et al., Cryptography in the Private Sector, IEEE Communications Magazine, Vol. 24, No. 8, pp. 7-10, August 1988.	
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mv	A338	O'SULLIVAN, ORLA, "Data warehousing—without the warehouse," <i>ABA Banking Journal</i> , December 1996, vol. LXXXVIII, no. 12, pp. 3, 42-44.	

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<i>mw</i>	A347	Pilot Overview - Options 1-3, Addendum and 3 Figures, 4/3/1995, p. 1-5	

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	9/19/07
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Substitute for form 1449B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: August 24, 2005 (use as many sheets as necessary)				Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
Sheet	33	of	40	Attorney Docket Number	057898-0107

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	A353	Product Overview, 7731 Low-Volume Image Item Processor, NCR - Hardware - 7731 [On-line] [Retrieved 2/10/2003], Retrieved from the Internet: <URL: wysiwyg://25/http://www.ncr.com/products/hardware/hw_7731_product.htm		
	A354	Program Product, Electronic Payment Systems Support/Check Processing Control System: Program Reference and Operations Manual, Program No. 5734-F11, IBM, Fax from Meinert Engineering, 8/8/2002, 7 pages		
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nm	A356	R. BROWN, ANSI X9.46 Data Structure Reference, IBM Corporation, July 31, 1995, p. 1-16		

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	A363	RFP Amendment, RFP Amendment, Offerors, Federal Reserve Bank of Boston RFP #0729, April 12, 1995.	
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nm	A365	Roush, Crain's Detroit Business, MSW - Draft, pp. 306-308, August 6, 2003.	

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		Examiner Name	Daniel S. FELTEN Nga Nguyen
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		Attorney Docket Number	057898-0107

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mm	A402	Unix-based image statement software, DialogNews Document [On-line], Feb. 1993 [Retrieved 11/15/2002], Vol. 85, No. 2, p. 80(1), ABA Banking Journal. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	10/622,832
		Filing Date	07/21/2003
		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3624 3692
		Examiner Name	Daniel S. FELTEN <i>Nga Nguyen</i>
Date Submitted: August 24, 2005		Attorney Docket Number	057898-0107
(use as many sheets as necessary)			
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<i>mw</i>	A411	WELLS, BEV, "Why digitations means dollars: The corporate stake in bank imaging," <i>Corporate Cashflow</i> , vol. 15, no. 9, August 1994, p. 1 and pp. 30-32.	
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